

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MELANIE WRAY

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Case No.: 09-08687

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/16/2009.
- 2) This case was confirmed on 05/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2009.
- 5) The case was dismissed on 11/12/2009.
- 6) Number of months from filing to the last payment: 3
- 7) Number of months case was pending: 11
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,393.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 1,620.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 1,620.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,303.36
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 116.64
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 1,420.00

Attorney fees paid and disclosed by debtor	\$ 186.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC AUTO FINANCE	SECURED	6,900.00	6,925.00	6,925.00	200.00	.00
HSBC AUTO FINANCE	UNSECURED	25.00	1,083.89	1,083.89	.00	.00
AFNI INC	UNSECURED	996.22	NA	NA	.00	.00
AT&T	UNSECURED	1,992.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	1,226.00	1,226.99	1,226.99	.00	.00
AMERICASH LOANS LLC	UNSECURED	342.31	292.47	292.47	.00	.00
AMERICA S FINANCIAL	UNSECURED	1,227.00	NA	NA	.00	.00
FIRST PREMIER	UNSECURED	717.00	NA	NA	.00	.00
FIRST PREMIER	UNSECURED	715.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	421.00	441.11	441.11	.00	.00
AT&T	UNSECURED	123.75	NA	NA	.00	.00
SAGE MEDICAL GROUP	UNSECURED	70.00	NA	NA	.00	.00
ECMC	UNSECURED	3,792.00	3,400.83	3,400.83	.00	.00
CITICORP CREDIT SERV	UNSECURED	3,792.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	2,295.00	3,164.99	3,164.99	.00	.00
COMMONWEALTH EDISON	UNSECURED	1,113.54	1,083.17	1,083.17	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,598.00	1,598.74	1,598.74	.00	.00
FINANICAL RECOVERY S	UNSECURED	2,965.03	NA	NA	.00	.00
FIRST CASH	UNSECURED	1,317.14	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	639.00	639.24	639.24	.00	.00
UPTOWN ANIMAL HOSPIT	UNSECURED	37.00	NA	NA	.00	.00
NATIONS RECOVERY CEN	UNSECURED	448.13	NA	NA	.00	.00
ONE IRON ADVENTURES	UNSECURED	1,300.00	NA	NA	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	697.00	707.73	707.73	.00	.00
BANK OF NEW YORK ELT	UNSECURED	3,116.00	NA	NA	.00	.00
FAMILY INSTITUTE	UNSECURED	510.00	510.00	510.00	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	1,092.72	NA	NA	.00	.00
ARROWOOD INDEMNITY	UNSECURED	3,802.05	3,816.52	3,816.52	.00	.00
US DEPT OF EDUCATION	UNSECURED	40,360.00	55,456.44	55,456.44	.00	.00
US DEPT OF EDUCATION	UNSECURED	7,750.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	7,750.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	4,123.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	4,123.00	NA	NA	.00	.00
GORDAN TOLAND NEAR L	OTHER	.00	NA	NA	.00	.00
TINA GRIMES	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	6,925.00	200.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	6,925.00	200.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	73,422.12	.00	.00

Disbursements:

Expenses of Administration	\$ 1,420.00
Disbursements to Creditors	\$ 200.00
TOTAL DISBURSEMENTS:	\$ 1,620.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/23/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.